

Information to identify the case:

Debtor 1	<u>Abilio Pereira DeBarros</u>	Social Security number or ITIN	xxx-xx-0730
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Paula Cristina Barros</u>	Social Security number or ITIN	xxx-xx-2161
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22925-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Abilio Pereira DeBarros

Paula Cristina Barros

8/26/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Abilio Pereira DeBarros
Paula Cristina Barros
Debtors

Case No. 17-22925-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 26, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Abilio Pereira DeBarros, Paula Cristina Barros, 30 Cypress Drive, Parlin, NJ 08859-1114
516900035	+ Dependable Credit, P. O. Box 686, Ardsley, NY 10502-0686
516900037	+ Fritz Arcelin, c/o Pamela D. Hargrove, Esq, Mack-Cali Corporate Center, P.O. Box 2000, Cranford, NJ 07016-0200
516900038	+ NJ Team Dental, 2515 Highway 516, 2nd Fl, Old Bridge, NJ 08857-4605
516900039	+ Pamela D. Hargrove, Esq, Mack-Call Corporate Center, P.O. Box 2000, Cranford, NJ 07016-0200
517085740	+ TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
517092802	+ TD Bank, N.A., Richard J. Tracy, Ill, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 26 2022 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 26 2022 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516900036	EDI: DISCOVER.COM	Aug 27 2022 00:43:00	Discover, PO Box 30943, Salt Lake City, UT 84130
516909383	EDI: DISCOVER.COM	Aug 27 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516919080	+ EDI: DISCOVERPL	Aug 27 2022 00:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
516900034	EDI: JPMORGANCHASE	Aug 27 2022 00:43:00	Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517159359	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2022 20:52:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516900040	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 26 2022 20:53:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517092800	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 26 2022 20:53:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517084570	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 26 2022 20:53:00	Quicken Loans, Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516901244	+ EDI: RMSC.COM	Aug 27 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516900041	EDI: TDBANKNORTH.COM	Aug 27 2022 00:43:00	TD Bank, Recovery Dept, P.O. Box 9547, Portland, ME 04112
516900042	Email/Text: vci.bkcy@vwcredit.com		

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517053553	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 26 2022 20:53:00	Volkswagen Credit, Dept 129601, P.O. Box 67000, Detroit, MI 48267
516900043	+ EDI: RMSC.COM	Aug 26 2022 20:52:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
		Aug 27 2022 00:43:00	Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Abilio Pereira DeBarros sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson	on behalf of Joint Debtor Paula Cristina Barros sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7